

TATA CREDIT CARD

Features & Benefits Guide

Tata Card offers exclusive credit cards with premium benefits, rewards, and privileges designed for different customer needs. The cards are backed by SBI Cards and Payment Services Limited and provide a seamless banking experience with comprehensive rewards, flexible payment options, and exclusive discounts at TATA outlets and partner merchants.

✓ Exclusive discounts at TATA outlets	✓ High reward points on purchases
✓ Flexible payment & EMI options	✓ Lower interest balance transfers
✓ Secure digital banking (SBI backed)	✓ Comprehensive insurance coverage
✓ Multiple payment channels	✓ 24/7 Customer support

CARD VARIANTS

Premium Cards

TATA STAR Card SELECT

- Welcome & Anniversary e-Gift Vouchers from STAR worth up to Rs. 3,500
- Spends-linked gift vouchers worth up to Rs. 6,000
- 3.5% value back on spends at STAR Outlets
- 3X Reward Points on Departmental Stores, Dining, Grocery, and International spends

Tata Card SELECT

- Welcome and anniversary gift voucher worth Rs. 3,000 from popular brands
- Spends-linked gift vouchers worth up to Rs. 6,000
- 3X Reward Points on Departmental Stores, Dining, Grocery, and International spends
- Up to 5% Value back on spends at selective outlets

Tata Croma Card SELECT

- Welcome and anniversary gift voucher worth Rs. 3,000 from popular brands
- Spends-linked gift vouchers worth up to Rs. 6,000
- 3X Reward Points on Departmental Stores, Dining, Grocery, and International spends
- Up to 5% Value back on spends at selective outlets
- Special benefits on Croma purchases

Classic Cards

TATA STAR Titanium Card

- Welcome e-Gift Voucher worth Rs. 1,000 from STAR
- 3.5% value back on spends at STAR Outlets
- 3X Reward Points on Departmental Stores and Grocery stores
- Spend-based fee reversal on spends of Rs. 1,00,000 & above annually

Tata Card 500

- 500 Empower points on spends of Rs. 2,000 in first 60 days
- 1.5% Value back on spends at www.Croma.com
- Up to 5% Value back on spends on Tata Outlets
- 3X Points on Departmental and Grocery stores

Tata Croma Card

- 500 Empower points on spends of Rs. 2,000 in first 60 days
- 1.5% Value back on spends at Croma & cromaretail.com
- Up to 5% Value back on spends on Tata Outlets
- 3X Points on Departmental and Grocery stores

KEY BENEFITS

Benefit	Description
Balance Transfer	Transfer outstanding balances from other credit cards at lower interest rates
Balance Transfer on EMI	Pay back transferred balances in convenient EMIs with reduced interest
Flexi Pay	Flexible payment options to make your spending stress-free and manageable
Encash Benefit	Hassle-free money with convenient repayment options for quick cash needs
Money Simplified	Simplified money management features for everyday transactions
Insurance Products	Comprehensive insurance coverage for cardholders
Utility Bill Payments	Easy payment of utility bills through your Tata Card account

REWARD POINTS PROGRAM

- Earn reward points on every purchase you make
- Redeem points at participating TATA outlets and merchants
- Shop and Smile reward program with multiple redemption options
- 3X or higher points on Departmental Stores
- Special points on Grocery purchases
- Premium rewards on Dining experiences
- International spends bonus

PAYMENT OPTIONS

Online Payment Methods

- NEFT (National Electronic Funds Transfer)
- Paynet - Pay Online
- National Automated Clearing House (NACH)
- SBI Auto Debit
- Pay via Debit Card
- Pay via YONO (SBI's Digital Banking Platform)
- Pay via UPI

Offline Payment Methods

- Over the Counter (at payment centers)
- Cheque Drop Box (Manual cheque submission)
- SBI ATM (Cash payment at SBI ATMs)

ACCOUNT MANAGEMENT

- Login to your account anytime, anywhere
- View card statements and transaction history
- Track application status
- Report lost or stolen cards immediately
- Update KYC (Know Your Customer) documents
- Access all benefits and exclusive offers
- Manage multiple cards (if applicable)
- Pay bills online instantly

SECURITY & COMPLIANCE

KYC Requirements

Periodic document updates as per RBI guidelines. Accepted documents include: Passport, Aadhaar Card, Voter ID Card, Driving License, NREGA Job Card, and National Population Register Letter.

Card Security Features

- Secure login and authentication
- Protection against unauthorized transactions
- Fraud monitoring and prevention
- Regular statement review recommended

Credit Score Management

- Monitor your credit score before applying
- Maintain good credit history through timely payments
- Manage number of credit card applications
- Build creditworthiness for better financial opportunities

HOW TO APPLY

Step 1	Visit the Tata Card website
Step 2	Select your preferred card variant
Step 3	Click "Apply Now"
Step 4	Fill in your personal and financial details
Step 5	Track your application using your reference number
Step 6	Receive approval and get your card delivered

CUSTOMER SUPPORT

- Help Center: Comprehensive FAQs and self-service options
- Contact Us: Direct customer support for all queries
- 24/7 customer support availability
- ATM/Drop Box Locator: Find nearest payment centers
- Easy application tracking
- Quick resolution of grievances

SPECIAL OFFERS & PROMOTIONS

- Weekly Offers: New deals and discounts every week
- Exclusive Merchants: Partner brands offering special discounts
- EMI Conversion: Convert purchases to easy installments
- Partner Benefits: Exclusive discounts at TATA outlets, Croma, and STAR outlets

Important: Please review complete Terms & Conditions before application. Understand liability sharing with secondary cardholders, card cancellation procedures, cash advance availability and charges, and familiarize yourself with interest rates and fees. Tata Card is issued by SBI Cards and Payment Services Limited.